

Exhibit 3



Outline of the 9/11 Plot

Staff Statement No. 16

Members of the Commission, your staff is prepared to report its preliminary findings regarding the conspiracy that produced the September 11 terrorist attacks against the United States. We remain ready to revise our understanding of this subject as our work continues. Dietrich Snell, Rajesh De, Hyon Kim, Michael Jacobson, John Tamm, Marco Cordero, John Roth, Douglas Greenburg, and Serena Wille did most of the investigative work reflected in this statement.

We are fortunate to have had access to the fruits of a massive investigative effort by the Federal Bureau of Investigation and other law enforcement agencies, as well intelligence collection and analysis from the Central Intelligence Agency, the National Security Agency, the State Department, and the Department of Defense.

Much of the account in this statement reflects assertions reportedly made by various 9/11 conspirators and captured al Qaeda members while under interrogation. We have sought to corroborate this material as much as possible. Some of this material has been inconsistent. We have had to make judgment calls based on the weight and credibility of the evidence. Our information on statements attributed to such individuals comes from written reporting; we have not had direct access to any of them.

Plot Overview

Origins of the 9/11 Attacks

The idea for the September 11 attacks appears to have originated with a veteran jihadist named Khalid Sheikh Mohammed (KSM). A Kuwaiti from the Baluchistan region of Pakistan, KSM grew up in a religious family and claims to have joined the Muslim Brotherhood at the age of 16. After attending college in the United States, he went to Afghanistan to participate in the anti-Soviet jihad. Following the war, he helped run a non-governmental organization in Pakistan assisting the Afghan mujahidin.

KSM first came to the attention of U.S. authorities as a result of the terrorist activity of his nephew Ramzi Yousef, the mastermind of the 1993 World Trade Center bombing. KSM provided a small amount of funding for that attack. The following year, he joined Yousef in the Philippines to plan what would become known as the "Bojinka" operation,

the intended bombing of 12 U.S. commercial jets over the Pacific in a two-day period. That plot unraveled, however, when the Philippine authorities discovered Yousef's bomb-making equipment in Manila in January 1995. During the course of 1995, Yousef and two of his co-conspirators in the Bojinka plot were arrested overseas and were brought to the United States for trial, but KSM managed to elude capture following his January 1996 indictment for his role in the plot.

By the middle of 1996, according to his account, KSM was back in Afghanistan. He had met Usama Bin Ladin there in the 1980s. Now, in mid-1996, KSM sought to renew that acquaintance, at a point when Bin Ladin had just moved to Afghanistan from the Sudan. At a meeting with Bin Ladin and Mohamed Atef, al Qaeda's Chief of Operations, KSM presented several ideas for attacks against the United States. One of the operations he pitched, according to KSM, was a scaled-up version of what would become the attacks of September 11. Bin Ladin listened, but did not yet commit himself.

Bin Ladin Approves the Plan

According to KSM, the 1998 East Africa embassy bombings demonstrated to him that Bin Ladin was willing to attack the United States. In early 1999, Bin Ladin summoned KSM to Kandahar to tell him that his proposal to use aircraft as weapons now had al Qaeda's full support. KSM met again with Bin Ladin and Atef at Kandahar in the spring of 1999 to develop an initial list of targets. The list included the White House and the Pentagon, which Bin Ladin wanted; the U.S. Capitol; and the World Trade Center, a target favored by KSM.

Bin Ladin quickly provided KSM with four potential suicide operatives: Nawaf al Hazmi, Khalid al Mihdhar, Walid Muhammad Salih bin Attash, also known as Khallad, and Abu Bara al Taizi. Hazmi and Mihdhar were both Saudi nationals—although Mihdhar was actually of Yemeni origin—and experienced mujahidin, having fought in Bosnia together. They were so eager to participate in attacks against the United States that they already held U.S. visas. Khallad and Abu Bara, being Yemeni nationals, would have trouble getting U.S. visas compared to Saudis. Therefore, KSM decided to split the operation into two parts. Hazmi and Mihdhar would go to the United States, and the Yemeni operatives would go to Southeast Asia to carry out a smaller version of the Bojinka plot.

In the fall of 1999, training for the attacks began. Hazmi, Mihdhar, Khallad, and Abu Bara participated in an elite training course at the Mes Aynak camp in Afghanistan. Afterward, KSM taught three of these operatives basic English words and phrases and showed them how to read a phone book, make travel reservations, use the Internet, and encode communications. They also used flight simulator computer games and analyzed airline schedules to figure out flights that would be in the air at the same time.

Kuala Lumpur

Following the training, all four operatives for the operation traveled to Kuala Lumpur, Malaysia. Khallad and Abu Bara were directed to study airport security and conduct surveillance on U.S. carriers, and Hazmi and Mihdhar were to switch passports in Kuala Lumpur before going on to the United States. Khallad—who traveled to Kuala Lumpur ahead of Hazmi and Mihdhar—attended a prosthesis clinic in Kuala Lumpur. He then flew to Hong Kong aboard a U.S. airliner and was able to carry a box cutter, concealed in his toiletries bag, onto the flight. He returned to Kuala Lumpur, where Hazmi and Mihdhar arrived during the first week in January 2000. The al Qaeda operatives were hosted in Kuala Lumpur by Jemaah Islamiah members Hambali and Yazid Sufaat, among others. When Khallad headed next to a meeting in Bangkok, Hazmi and Mihdhar decided to join him to enhance their cover as tourists.

Khallad had his meetings in Bangkok and returned to Kandahar. Khallad and Abu Bara would not take part in a planes operation; in the spring of 2000, Bin Ladin cancelled the Southeast Asia part of the operation because it was too difficult to coordinate with the U.S. part. Hazmi and Mihdhar spent a few days in Bangkok and then headed for Los Angeles, where they would become the first 9/11 operatives to enter the United States on January 15, 2000.

Four Students in Hamburg

While KSM was deploying his initial operatives for the 9/11 attacks to Kuala Lumpur, a group of four Western-educated men who would prove ideal for the attacks were making their way to the al Qaeda camps in Afghanistan. The four were Mohamed Atta, Marwan al Shehhi, Ziad Jarrah, and Ramzi Binalshibh. Atta, Shehhi, and Jarrah would become pilots for the 9/11 attacks, while Binalshibh would act as a key coordinator for the plot.

Atta, the oldest of the group, was born in Egypt in 1968 and moved to Germany to study in 1992 after graduating from Cairo University. Shehhi was from the United Arab Emirates (UAE) and entered Germany in 1996 through a UAE military scholarship program. Jarrah was from a wealthy family in Lebanon and went to Germany after high school to study at the University of Greifswald. Finally, Binalshibh, a Yemeni, arrived in Germany in 1995.

Atta and Binalshibh were the first of the four to meet, at a mosque in Hamburg in 1995. In 1998, Atta and Binalshibh moved into a Hamburg apartment with Shehhi, who had been studying in Bonn; after several months, the trio moved to 54 Marienstrasse, also in Hamburg. How Shehhi came to know Atta and Binalshibh is not clear. It is also unknown just how and when Jarrah, who was living in Greifswald, first encountered the group, but we do know that he moved to Hamburg in late 1997.

By the time Atta, Shehhi, and Binalshibh were living together in Hamburg, they and Jarrah were well known among Muslims in Hamburg and, with a few other like-minded students, were holding extremely anti-American discussions. Atta, the leader of the

group, denounced what he described as a global Jewish movement centered in New York City which, he claimed, controlled the financial world and the media. As time passed, the group became more extreme and secretive. According to Binalshibh, by sometime in 1999, the four had decided to act on their beliefs and to pursue jihad against the Russians in Chechnya.

The Hamburg Students Join al Qaeda

As Binalshibh is the only one of the four still alive, he is the primary source for an explanation of how the Hamburg group was recruited into the 9/11 plot. Binalshibh claims that during 1999, he and Shehhi had a chance meeting with an individual to whom they expressed an interest in joining the fighting in Chechnya. They were referred to another individual named Mohamedou Ould Slahi—an al Qaeda member living in Germany. He advised them that it was difficult to get to Chechnya and that they should go to Afghanistan first. Following Slahi's advice, between November and December of 1999, Atta, Jarrah, Shehhi, and Binalshibh went to Afghanistan, traveling separately.

When Binalshibh reached the camps in Kandahar, he found that Atta and Jarrah had already pledged *bayat*, or allegiance, to Bin Ladin, and that Shehhi had already left for the UAE to prepare for the anti-U.S. mission the group had been assigned. Binalshibh followed suit, pledging *bayat* to Bin Ladin in a private meeting. Binalshibh, Atta, and Jarrah met with Bin Ladin's deputy, Mohamed Atef, who directed them to return to Germany and enroll in flight training. Atta was chosen as the emir, or leader, of the mission. He met with Bin Ladin to discuss the targets: the World Trade Center, which represented the U.S. economy; the Pentagon, a symbol of the U.S. military; and the U.S. Capitol, the perceived source of U.S. policy in support of Israel. The White House was also on the list, as Bin Ladin considered it a political symbol and wanted to attack it as well. KSM and Binalshibh have both stated that, in early 2000, Shehhi, Atta, and Binalshibh met with KSM in Karachi for training that included learning about life in the United States and how to read airline schedules.

By early March 2000, all four new al Qaeda recruits were back in Germany. They began researching flight schools in Europe, but quickly found that training in the United States would be cheaper and faster. Atta, Shehhi, and Jarrah obtained U.S. visas, but Binalshibh—the sole Yemeni in the group—was rejected repeatedly. In the spring of 2000, Atta, Shehhi, and Jarrah prepared to travel to the United States to begin flight training. Binalshibh would remain behind and help coordinate the operation, serving as a link between KSM and Atta.

California

While the Hamburg operatives were just joining the 9/11 plot, Nawaf al Hazmi and Khalid al Mihdhar were already living in the United States, having arrived in Los Angeles on January 15, 2000. It has not been established where they stayed during the first two weeks after their arrival. They appear to have frequented the King Fahd Mosque in Culver City, possibly staying in an apartment nearby. Much remains unknown about

their activities and associates while in Los Angeles and our investigation of this period of the conspiracy is continuing.

KSM contends that he directed the two to settle in San Diego after learning from a phone book about language and flight schools there. Recognizing that neither Hazmi nor Mihdhar spoke English or was familiar with Western culture, KSM instructed these operatives to seek help from the local Muslim community.

As of February 1, 2000, Hazmi and Mihdhar were still in Los Angeles, however. That day, the two al Qaeda operatives met a Saudi named Omar al Bayoumi. Bayoumi told them that he lived in San Diego and could help them if they decided to move there. Within a few days, Hazmi and Mihdhar traveled to San Diego. They found Bayoumi at the Islamic Center and took him up on his offer to help them find an apartment. On February 5, Hazmi and Mihdhar moved into a unit they rented in Bayoumi's apartment complex in San Diego. While it is clear that Bayoumi helped them settle in San Diego, we have not uncovered evidence that he did so knowing that they were terrorists, or that he believed in violent extremism.

Hazmi and Mihdhar also received assistance from various other individuals in the Muslim community in San Diego. Several of their new friends were foreign students in their early 20's who worshipped at the Rabat Mosque in La Mesa. One of them, an illegal immigrant named Mohdar Abdullah, became particularly close to Hazmi and Mihdhar and helped them obtain driver's licenses and enroll in schools. When interviewed by the FBI after 9/11, Abdullah denied knowing about the operatives' terrorist plans. Before his recent deportation to Yemen, however, Abdullah allegedly made various claims to individuals incarcerated with him about having advance knowledge of the operatives' 9/11 mission, going so far as to tell one inmate that he had received instructions to pick up the operatives at Los Angeles International Airport, and had driven them from Los Angeles to San Diego. Abdullah and others in his circle appear to have held extremist sympathies.

While in San Diego, Hazmi and Mihdhar also established a relationship with Anwar Aulaqi, an imam at the Rabat Mosque. Aulaqi reappears in our story later.

Another San Diego resident rented Hazmi and Mihdhar a room in his house. An apparently law abiding citizen with close contacts among local police and FBI personnel, the operatives' housemate saw nothing in their behavior to arouse suspicion. Nor did his law enforcement contacts ask him for information about his tenants.

Hazmi and Mihdhar were supposed to learn English and then enroll in flight schools, but they made only cursory attempts at both. Mihdhar paid for an English class that Hazmi took for about a month. The two al Qaeda operatives also took a few short flying lessons. According to their flight instructors, they were interested in learning to fly jets and did not realize that they had to start training on small planes. In June 2000, Mihdhar abruptly returned to his family in Yemen, apparently without permission. KSM was very

displeased and wanted to remove him from the operation, but Bin Ladin interceded, and Mihdhar remained part of the plot.

The Hamburg Group Arrives in the United States

On the East Coast, in May and June 2000, the three operatives from Hamburg who had succeeded in obtaining visas began arriving in the United States. Marwan al Shehhi arrived first, on May 29, 2000, at Newark Airport in New Jersey. Mohamed Atta arrived there five days later, on June 3. He and Shehhi had not yet decided where they would train. They directed inquiries to flight schools in New Hampshire and New Jersey, and, after spending about a month in New York City, visited the Airman Flight School in Norman, Oklahoma, where Zacarias Moussaoui would enroll the following February. For some reason, Atta and Shehhi decided not to enroll there. Instead, they went to Venice, Florida, where Ziad Jarrah had already started his training at Florida Flight Training Center, having arrived in the United States on June 27. Atta and Shehhi enrolled in a different flight school, Huffman Aviation, and began training almost daily. In mid-August, Atta and Shehhi both passed the Private Pilot Airman test. Their instructors described Atta and Shehhi as aggressive and rude, and in a hurry to complete their training.

Meanwhile, Jarrah obtained his single engine private pilot certificate in early August 2000. In October, Jarrah went on the first of five foreign trips he would take during his time in the United States. He returned to Germany to visit his girlfriend, Aysel Senguen, the daughter of Turkish immigrants, whom Jarrah had met in 1996 and married in a 1999 Islamic ceremony not recognized under German law.

The Fourth Pilot: Hani Hanjour

By this point, in the fall of 2000, three 9/11 pilots were progressing in their training. It was clear, though, that the first two assigned to the operation, Hazmi and Mihdhar, would not learn to fly aircraft. It proved unnecessary to scale back the operation, however, because a young Saudi with special credentials arrived at an al Qaeda camp in Afghanistan.

Hani Hanjour had studied in the United States intermittently since 1991, and had undergone enough flight training in Arizona to obtain his commercial pilot certificate in April 1999. His friends there included individuals with ties to Islamic extremism. Reportedly a devout Muslim all his life, Hanjour worked for a relief agency in Afghanistan in the 1980s. By 2000, he was back in Afghanistan where he was identified among al Qaeda recruits at the al Faruq camp as a trained pilot who should be sent to KSM for inclusion in the plot.

After receiving several days of training from KSM in Karachi, Hanjour returned to Saudi Arabia on June 20, 2000. There he obtained a U.S. student visa on September 25, before traveling to the UAE to receive funds for the operation from KSM's nephew, a conspirator named Ali Abdul Aziz Ali. On December 8, 2000, Hanjour traveled to San

Diego to join Nawaf al Hazmi, who had been alone since Mihdhar's departure six months earlier.

Once Hanjour arrived in San Diego and joined Hazmi, the two quickly relocated to Arizona, where Hanjour had spent most of his previous time in the United States. On December 12, 2000, they were settling in Mesa, Arizona, and Hanjour was ready to brush up on his flight training. By early 2001, he was using a Boeing 737 simulator. Because his performance struck his flight instructors as sub-standard, they discouraged Hanjour from continuing, but he persisted. He and Hazmi then left the Southwest at the end of March, driving across the country in Hazmi's car. There is some evidence indicating that Hanjour may have returned to Arizona in June of 2001 to obtain additional flight training with some of his associates in the area.

9/11 Operatives on the Move

Back in Florida, the Hamburg pilots—Atta, Shehhi, and Jarrah—continued to train. By the end of 2000, they also were starting to train on jet aircraft simulators. Around the beginning of the New Year, all three of them left the United States on various foreign trips. Jarrah took the second and third of his five foreign trips, visiting Germany and Beirut to see his girlfriend and family respectively. On one trip, Jarrah's girlfriend returned with him to the United States and stayed with him in Florida for ten days, even observing one of Jarrah's training sessions at flight school.

While Jarrah took these personal trips, Atta traveled to Germany for an early January 2001 meeting with Ramzi Binalshibh. Atta reported that the pilots had completed their training and were awaiting further instruction from al Qaeda. After the meeting, Atta returned to Florida and Binalshibh headed to Afghanistan to brief the al Qaeda leadership. As soon as Atta returned to Florida, Shehhi took his foreign trip, an unexplained eight-day sojourn to Casablanca.

After Atta and Shehhi returned to Florida, they moved on to the Atlanta area, where they pursued some additional training. The two rented a small plane with a flight instructor and may have visited a flight school in Decatur, Georgia. By February 19, Atta and Shehhi were on the move again, traveling to Virginia Beach, Virginia. Here is a shot of Atta on February 20, withdrawing \$4,000 from his account at a SunTrust Bank branch in Virginia Beach. A bit later, Jarrah spent time in Georgia as well, staying in Decatur in mid-March. At the end of March, he left again for Germany to visit his girlfriend.

At about this time, Hanjour and Hazmi were driving from Arizona toward the East Coast. After being stopped for speeding in Oklahoma on April 1, they finally arrived in Northern Virginia. At the Dar al Hijra mosque in Falls Church, they met a Jordanian man named Eyad al Rababah, possibly through Anwar Aulaqi, the imam whom they had known in San Diego and who, in the interim, also had moved east in early 2001.

With Rababah's help, Hanjour and Hazmi were able to find a room in an apartment in Alexandria, Virginia. When they expressed interest in the greater New York area,

Rababah suggested they accompany him to Connecticut, where he was in the process of moving. On May 8, the group—which by now included al Qaeda operatives Ahmad al Ghamdi and Majed Moqed—traveled to Fairfield, Connecticut. The next day, Rababah took them to Paterson, New Jersey to have dinner and see the area. Soon thereafter, they moved into an apartment in Paterson. At this time, we have insufficient basis to conclude that Rababah knew the operatives were terrorists when he assisted them. As for Aulaqi, there is reporting that he has extremist ties, and the circumstances surrounding his relationship with the hijackers remain suspicious. However, we have not uncovered evidence that he associated with the hijackers knowing that they were terrorists.

While Hanjour and Hazmi were settling in New Jersey, Atta and Shehhi were returning to southern Florida. We have examined the allegation that Atta met with an Iraqi intelligence officer in Prague on April 9. Based on the evidence available—including investigation by Czech and U.S. authorities plus detainee reporting—we do not believe that such a meeting occurred. The FBI’s investigation places him in Virginia as of April 4, as evidenced by this bank surveillance camera shot of Atta withdrawing \$8,000 from his account. Atta was back in Florida by April 11, if not before. Indeed, investigation has established that, on April 6, 9, 10, and 11, Atta’s cellular telephone was used numerous times to call Florida phone numbers from cell sites within Florida. We have seen no evidence that Atta ventured overseas again or re-entered the United States before July, when he traveled to Spain and back under his true name. Shehhi, on the other hand, visited Cairo between April 18 and May 2. We do not know the reason for this excursion.

The Muscle Hijackers

While the pilots trained in the United States, Bin Ladin and al Qaeda leaders in Afghanistan started selecting the muscle hijackers—those operatives who would storm the cockpit and control the passengers on the four hijacked planes. (The term “muscle” hijacker appears in the interrogation reports of 9/11 conspirators KSM and Binalshibh, and has been widely used to refer to the non-pilot hijackers.) The so-called muscle hijackers actually were not physically imposing, as the majority of them were between 5’5” and 5’7” in height and slender in build. In addition to Hazmi and Mihdhar, the first pair to enter the United States, there were 13 other muscle hijackers, all but one from Saudi Arabia. They were Satam al Suqami, Wail and Waleed al Shehri (two brothers), Abdul Aziz al Omari, Fayez Banihammad (from the UAE), Ahmed al Ghamdi, Hamza al Ghamdi, Mohand al Shehri, Saeed al Ghamdi, Ahmad al Haznawi, Ahmed al Nami, Majed Moqed, and Salem al Hazmi (the brother of Nawaf al Hazmi).

The muscle hijackers were between 20 and 28 years of age and had differing backgrounds. Many were unemployed and lacked higher education, while a few had begun university studies. Although some were known to attend prayer services regularly, others reportedly even consumed alcohol and abused drugs. It has not been determined exactly how each of them was recruited into al Qaeda, but most of them apparently were swayed to join the jihad in Chechnya by contacts at local universities and mosques in Saudi Arabia.

By late 1999 and early 2000, the young men who would become the muscle hijackers began to break off contact with their families and pursue jihad. They made their way to the camps in Afghanistan, where they volunteered to be suicide operatives for al Qaeda. After being picked by Bin Ladin himself for what would become the 9/11 operation, most of them returned to Saudi Arabia to obtain U.S. visas. They then returned to Afghanistan for special training on how to conduct hijackings, disarm air marshals, and handle explosives and knives. Next KSM sent them to the UAE, where his nephew, Ali Abdul Aziz Ali, and another al Qaeda member, Mustafa al Hawsawi, would help them buy plane tickets to the United States.

In late April 2001, the muscle hijackers started arriving in the United States, specifically in Florida, Washington, DC, and New York. They traveled mostly in pairs and were assisted upon arrival by Atta and Shehhi in Florida or Hazmi and Hanjour in DC and New York. The final pair, Salem al Hazmi and Abdulaziz al Omari, arrived New York on June 29 and likely were picked up the following day by Salem's brother, Nawaf, as evidenced by Nawaf's minor traffic accident while heading east on the George Washington Bridge. Finally, on July 4, Khalid al Mihdhar, who had abandoned Nawaf al Hazmi back in San Diego 13 months earlier, re-entered the United States. Mihdhar promptly joined the group in Paterson, New Jersey.

Summer of Preparations

In addition to assisting the newly-arrived muscle hijackers, the pilots busied themselves during the summer of 2001 with cross-country surveillance flights and additional flight training. Shehhi took the first cross-country flight, from New York to San Francisco and on to Las Vegas on May 24. Jarrah was next, traveling from Baltimore to Los Angeles and on to Las Vegas on June 7. Then, on June 28, Atta flew from Boston to San Francisco and on to Las Vegas. Each flew first class, in the same type of aircraft he would pilot on September 11.

In addition to the test flights, some of the operatives obtained additional training. In early June, Jarrah sought to fly the "Hudson Corridor," a low altitude "hallway" along the Hudson River that passed several New York landmarks, including the World Trade Center. Hanjour made the same request at a flight school in New Jersey.

The 9/11 operatives were now split between two locations: southern Florida and Paterson, New Jersey. Atta had to coordinate the two groups, especially with Nawaf al Hazmi, who was considered Atta's second-in-command for the entire operation. Their first in-person meeting probably took place in June, when Hazmi flew round-trip between Newark and Miami.

The next step for Atta was a mid-July status meeting with Binalshibh at a small resort town in Spain. According to Binalshibh, the two discussed the progress of the plot, and Atta disclosed that he would still need about five or six weeks before he would be able to provide the date for the attacks. Atta also reported that he, Shehhi, and Jarrah had been able to carry box cutters onto their test flights; they had determined that the best time to

storm the cockpit would be about 10-15 minutes after takeoff, when they noticed that cockpit doors were typically opened for the first time. Atta also said that the conspirators planned to crash their planes into the ground if they could not strike their targets. Atta himself planned to crash his aircraft into the streets of New York if he could not hit the World Trade Center. After the meeting, Binalshibh left to report the progress to the al Qaeda leadership in Afghanistan, and Atta returned to Florida on July 19.

In early August, Atta spent a day waiting at the Orlando airport for one additional muscle hijacker intended for the operation, Mohamed al Kahtani. As noted in Staff Statement No. 1, Kahtani was turned away by U.S. immigration officials and failed to join the operation. On August 13, another in-person meeting of key players in the plot apparently took place, as Atta, Nawaf al Hazmi, and Hanjour gathered one last time in Las Vegas. Two days later, the FBI learned about the strange behavior of Zacarias Moussaoui, who was now training on flight simulators in Minneapolis.

The Final Days

In addition to their last test flights and Las Vegas trips, the conspirators had other final preparations to make. Some of the pilots took practice flights on small rented aircraft, and the muscle hijackers trained at gyms. The operatives also purchased a variety of small knives that they may have used during the attacks. While we can't know for sure, some of the knives the terrorists bought may have been these, which were recovered from the Flight 93 crash site. On August 22, Jarrah attempted to buy four Global Positioning System (GPS) units from a pilot shop in Miami. Only one unit was available, and Jarrah purchased it along with three aeronautical charts.

Just over two weeks before the attacks, the conspirators purchased their flight tickets. Between August 26 and September 5, they bought tickets on the Internet, by phone, and in person. Once the ticket purchases were made, the conspirators returned excess funds to al Qaeda. During the first week in September, they made a series of wire transfers to Mustafa al Hawsawi in the UAE, totaling about \$26,000. Nawaf al Hazmi attempted to send Hawsawi the debit card for Mihdhar's bank account, which still contained approximately \$10,000. (The package containing the card would be intercepted after the FBI found the Express Mail receipt for it in Hazmi's car at Dulles Airport on 9/11.)

The last step was to travel to the departure points for the attacks. The operatives for American Airlines Flight 77, which would depart from Dulles and crash into the Pentagon, gathered in Laurel, Maryland, about 20 miles from Washington, DC. The Flight 77 team stayed at a motel in Laurel during the first week of September and spent time working out at a nearby gym. On the final night before the attacks, they stayed at a hotel in Herndon, Virginia, close to Dulles Airport. Further north, the operatives for United Airlines Flight 93, which would depart from Newark and crash in Stony Creek Township, Pennsylvania, gathered in Newark. Just after midnight on September 9, Jarrah received this speeding ticket as he headed north through Maryland along Interstate 95, towards his team's staging point in New Jersey.

Atta continued to coordinate the teams until the very end. On September 7, he flew from Fort Lauderdale to Baltimore, presumably to meet with the Flight 77 team in Laurel, Maryland. On September 9, he flew from Baltimore to Boston. By this time, Marwan al Shehhi and his team for Flight 175 had arrived in Boston, and Atta was seen with Shehhi at his hotel. The next day, Atta picked up Abdul Aziz al Omari, one of the Flight 11 muscle hijackers, from his Boston hotel and drove to Portland, Maine. For reasons that remain unknown, Atta and Omari took a commuter flight to Boston during the early hours of September 11 to connect to Flight 11. As shown here, they cleared security at the airport in Portland and boarded the flight that would allow them to join the rest of their team at Logan Airport.

The Portland detour almost prevented Atta and Omari from making Flight 11 out of Boston. In fact, the luggage they checked in Portland failed to make it onto the plane. Seized after the September 11 crashes, Atta and Omari's luggage turned out to contain a number of telling items, including: correspondence from the university Atta attended in Egypt; Omari's international driver's license and passport; a video cassette for a Boeing 757 flight simulator; and this folding knife and pepper spray, presumably extra weapons the two conspirators decided they didn't need.

On the morning of September 11, after years of planning and many months of intensive preparation, all four terrorist teams were in place to execute the attacks of that day.

Financing of the 9/11 Plot

We estimate that the 9/11 attacks cost somewhere between \$400,000 and \$500,000 to execute. The operatives spent over \$270,000 in the United States, and the costs associated with Zacarias Moussaoui—who is discussed at greater length below—were at least \$50,000. Additional expenses included travel to obtain passports and visas; travel to the United States; expenses incurred by the plot leader and facilitators outside the United States; and expenses incurred by the people selected to be hijackers but who ultimately did not participate. For many of these expenses, we have only fragmentary evidence and/or unconfirmed detainee reports and can make only a rough estimate of costs. Our \$400,000-\$500,000 estimate does not include the cost of running the camps in Afghanistan where the hijackers were recruited and trained, or the cost of that training.

We have found no evidence that the Hamburg group received funds from al Qaeda before late 1999. They apparently supported themselves before joining the conspiracy. Thereafter, according to KSM, they each received \$5,000 to pay for their return to Germany from Afghanistan plus funds for travel from Germany to the United States. KSM, Binalshibh, and plot facilitator Mustafa al Hawsawi, each received money—perhaps \$10,000—to cover their living expenses while they fulfilled their roles in the plot.

In the United States, the operatives' primary expenses consisted of flight training, living expenses (room, board and meals, vehicles, insurance, etc.), and travel (casing flights, meetings, and the flights on 9/11). All told, about \$300,000 was deposited into the 19

hijackers' bank accounts in the United States. They received funds in the United States through a variety of unexceptional means. Approximately \$130,000 arrived via a series of wire transfers from Ali Abdul Aziz Ali, who sent approximately \$120,000 from Dubai, and Binalshibh, who sent just over \$10,000 from Germany. Shown here is the receipt for the largest wire transfer sent to the conspirators in the United States, \$70,000 that Ali wired Marwan al Shehhi on September 17, 2000, just when Shehhi, Atta and Jarrah were in the middle of their flight training. In addition to receiving funds by wire, the operatives brought significant amounts of cash and travelers checks with them into the United States, the largest amount coming with the 13 muscle hijackers who began arriving in April 2001. Finally, several of the operatives relied on accounts in overseas financial institutions, which they accessed in the United States with ATM and credit cards.

The conspiracy made extensive use of banks in the United States, both branches of major international banks and smaller regional banks. All of the operatives opened accounts in their own names, using passports and other identification documents. There is no evidence that they ever used false social security numbers to open any bank accounts. Their transactions were unremarkable and essentially invisible amidst the billions of dollars flowing around the world every day.

No credible evidence exists that the operatives received substantial funding from any person in the United States. Specifically, there is no evidence that Mihdhar and Hazmi received funding from Saudi citizens Omar al Bayoumi and Osama Bassnan, or that Saudi Princess Haifa al Faisal provided any funds to the conspiracy either directly or indirectly.

To date, the U.S. government has not been able to determine the origin of the money used for the 9/11 attacks. Compelling evidence traces the bulk of the funds directly back to KSM, but from where KSM obtained the money remains unknown at this time. Ultimately the question is of little practical significance. Al Qaeda had many avenues of funding and a pre-9/11 annual budget estimated at \$30 million. If a particular source of funds had dried up, al Qaeda could have easily found enough money to fund an attack that cost \$400,000-\$500,000 over nearly two years.

A Closer Look at Specific Aspects of the Plot

Given the catastrophic results of the 9/11 attacks, it is tempting to depict the plot as a set plan executed to near perfection. This would be a mistake. The 9/11 conspirators confronted operational difficulties, internal disagreements, and even dissenting opinions within the leadership of al Qaeda. In the end, the plot proved sufficiently flexible to adapt and evolve as challenges arose.

Initial Changes in the Plot

As originally envisioned, the 9/11 plot involved even more extensive attacks than those carried out on September 11. KSM maintains that his initial proposal involved hijacking

ten planes to attack targets on both the East and West coasts of the United States. He claims that, in addition to the targets actually hit on 9/11, these hijacked planes were to be crashed into CIA and FBI headquarters, unidentified nuclear power plants, and the tallest buildings in California and Washington State. The centerpiece of his original proposal was the tenth plane, which he would have piloted himself. Rather than crashing the plane into a target, he would have killed every adult male passenger, contacted the media from the air, and landed the aircraft at a U.S. airport. He says he then would have made a speech denouncing U.S. policies in the Middle East before releasing all of the women and children passengers.

KSM concedes that this ambitious proposal initially received only a lukewarm response from the al Qaeda leadership in view of the proposal's scale and complexity. When Bin Ladin finally approved the operation, he scrapped the idea of using one of the hijacked planes to make a public statement but provided KSM with four operatives, only two of whom ultimately would participate in the 9/11 attacks. Those two operatives, Nawaf al Hamzi and Khalid al Mihdhar, had already acquired U.S. visas in their Saudi passports by the time they were picked for the operation. According to KSM, both had obtained visas because they wanted to participate in an operation against the United States, having been inspired by a friend of theirs who was a suicide bomber in the August 1998 attack on the U.S. embassy in Kenya.

It soon became clear to KSM that the other two operatives, Khallad bin Attash and Abu Bara al Taizi—both of whom had Yemeni, not Saudi, documentation—would not be able to obtain U.S. visas. Khallad, in fact, had already been turned down in April 1999, at about the same time that Hazmi and Mihdhar acquired their U.S. visas in Saudi Arabia.

Although he recognized that Yemeni operatives would not be able to travel to the United States as readily as Saudis like Hazmi and Mihdhar, KSM wanted Khallad and Abu Bara to take part in the operation. Accordingly, by mid-1999, KSM made his first major adjustment, splitting the plot into two parts so that Yemeni operatives could participate without having to obtain U.S. visas. He focused in particular on Southeast Asia because he believed it would be easier for Yemenis to travel there than to the United States.

The first part of the operation would remain as originally planned—operatives including Hazmi and Mihdhar would hijack commercial flights and crash them into U.S. targets. The second part, however, would now involve using Yemeni operatives in a modified version of the Bojinka plot: operatives would hijack U.S. commercial planes flying Pacific routes from Southeast Asia and explode them in mid-air instead of crashing them into particular targets. (An alternate scenario, according to KSM, involved flying planes into U.S. targets in Japan, Singapore or Korea.) All planes in the United States and in Southeast Asia, however, were to be crashed or exploded more or less simultaneously, to maximize the psychological impact of the attacks.

Khallad has admitted casing a flight between Bangkok and Hong Kong in early January 2000 in preparation for the revised operation. According to his account, he reported the results from this mission to Bin Ladin and KSM. By April or May 2000, however, Bin

Ladin had decided to cancel the Southeast Asia part of the planes operation because he believed it would be too difficult to synchronize the hijacking and crashing of flights on opposite sides of the globe. Deprived of the opportunity to become a suicide operative, Khallad was re-deployed, first helping KSM communicate with Hazmi in California and later assisting in the *Cole* bombing, much as Binalshibh was assigned to assist the Hamburg pilots after failing to obtain a visa himself.

Hazmi and Mihdhar were particularly ill-prepared to stage an operation in the United States. Neither had any significant exposure to western culture; Hazmi barely spoke English, and Mihdhar spoke none. Given this background, KSM had real concerns about whether they would be able to fulfill their mission. In fact, he maintains that the only reason the two operatives were included in the 9/11 plot was their prior acquisition of visas and Bin Ladin's personal interest in having them participate.

Unlike the other 9/11 hijackers—who were instructed to avoid associating with others in the local Muslim community—Hazmi and Mihdhar received specific permission from KSM to seek assistance at mosques when they first arrived in the United States. According to KSM, he also directed them to enroll in English language classes as soon as possible so that they could begin flight training right away. As KSM tells it, Hazmi and Mihdhar attempted to enroll in three language schools upon arriving in Los Angeles but failed to attend classes at any of them. Once they moved to San Diego, Hazmi enrolled in English classes and, a little later, both took some flight training, but they failed to make progress in either area.

According to their flight instructors, Hazmi and Mihdhar said they wanted to learn how to control an aircraft in flight, but took no interest in take-offs or landings. One Arabic-speaking flight instructor has recalled that the two were keen on learning to fly large jets, particularly Boeing aircraft. When the instructor informed them that, like all students, they would have to begin training on single engine aircraft before learning to fly jets, they expressed such disappointment that the instructor thought they were either joking or dreaming.

KSM says now that he was surprised by the failure of Hazmi and Mihdhar to become pilots. This failure, however, had little impact on the plot. The setback occurred early enough to permit further adjustment. Al Qaeda's discovery of new operatives—men with English language skills, higher education, exposure to the West, and, in the case of Hani Hanjour, prior flight training—soon remedied the problem.

Additional Saudi Participants in the Plot

In addition to the reassignment of operatives, the plot saw a variety of potential suicide hijackers who never participated in the attacks. These al Qaeda members either backed out of their assignment, had trouble acquiring the necessary travel documentation, or were removed from the operation by al Qaeda leadership.

According to KSM, al Qaeda intended to use 25 or 26 hijackers for the 9/11 plot, as opposed to the 19 who actually participated. Even as late as the summer of 2001, KSM wanted to send as many operatives as possible to the United States in order to increase the chances for successful attacks, contemplating as many as seven or more hijackers per flight. We have identified at least nine candidate hijackers slated to be part of the 9/11 attacks at one time or another:

- Ali Abd al Rahman al Faqasi al Ghamdi and Zuhair al Thubaiti were both removed from the operation by al Qaeda leadership.
- Khalid Saeed Ahmad al Zahrani and Saeed Abdullah Saeed al Ghamdi, whom we discussed in Staff Statement No. 1, failed to acquire U.S. visas.
- Saeed al Baluchi and Qutaybah al Najdi both backed out after Najdi was stopped and briefly questioned by airport security officials in Bahrain.
- Saud al Rashid and Mushabib al Hamdan apparently withdrew under pressure from their families in Saudi Arabia.
- And, as discussed in Staff Statement No. 1, Mohamed Mani Ahmad al Kahtani was denied entry by U.S. officials at the airport in Orlando on August 4, 2001.

For the most part, these operatives appear to have been selected by Bin Ladin in Afghanistan and assigned to KSM in much the same manner as the others. All nine were Saudi nationals. A tenth individual, a Tunisian named Abderraouf Jdey, may have been a candidate to participate in the 9/11 attack, or he may have been a candidate to participate in a later attack. He withdrew, and we will discuss him later in connection with plans involving Moussaoui. None of these potential hijackers succeeded in joining the 19.

Internal Disagreement: Atta, Jarrah, and Moussaoui

Internal disagreement among the 9/11 plotters may have posed the greatest potential vulnerability for the plot. It appears that, during the summer of 2001, friction developed between Atta and Jarrah—two of the three Hamburg pilots—and that Jarrah may even have considered dropping out of the operation. What is more, it appears as if KSM may have been preparing another al Qaeda operative, Zacarias Moussaoui, to take Jarrah's place.

Jarrah was different from the other Hamburg pilots, Atta and Shehhi. Given his background and personality, Jarrah seemed a relatively unlikely candidate to become an al Qaeda suicide operative. From an affluent family, he studied at private, Christian schools in Lebanon before deciding to study abroad in Germany. He knew the best nightclubs and discos in Beirut, and partied with fellow students in Germany, even drinking beer—a clear taboo for any religious Muslim. His serious involvement with his girlfriend, Aysel Senguen, and close family ties resulted in almost daily telephone

conversations with them while he was in the United States. He took five overseas trips within a ten-month span before September 11.

Jarrah also appears to have projected a friendly, engaging personality while in the United States. Here he is, hair frosted, proudly displaying the pilot's certificate he received during his flight training in Florida. Yet, this is the same person who, only a year earlier, had journeyed from Hamburg to Afghanistan and pledged to become one of Bin Ladin's suicide operatives.

Both KSM and Binalshibh have reported that Atta and Jarrah clashed over the extent of Jarrah's autonomy and involvement in planning the operation. Binalshibh believes the dispute stemmed, at least in part, from Jarrah's frequent visits to and contact with his girlfriend and his family. Further, unlike Atta and Shehhi—who had attended flight school together—Jarrah spent much of his time in the United States alone. Binalshibh was supposed to have trained with Jarrah but failed to obtain a U.S. visa. As a result, according to Binalshibh, Jarrah felt isolated and excluded from decision-making. Binalshibh claims he had to mediate between Atta and Jarrah.

Jarrah's final trip to see his girlfriend, from July 25 to August 5, 2001, is of particular interest. In contrast to his prior trips, this time Senguen bought him a one-way ticket to Germany. Moreover, it appears that Atta drove him to the airport in Miami, another unusual circumstance suggesting that something may have been amiss. Finally, according to Binalshibh, who met Jarrah at the airport in Duesseldorf, Jarrah said he needed to see Senguen right away. When he had time to meet with Binalshibh a few days later, the two of them had an emotional conversation during which Binalshibh encouraged Jarrah to see the plan through.

Perhaps the most significant evidence that Jarrah was reconsidering his participation in the 9/11 plot resides in communications that took place between KSM and Binalshibh in mid-July 2001. During the spring and summer of 2001, KSM had a number of conversations that appear to have concerned the 9/11 plot. Both KSM and Binalshibh confirm discussing the plot during their mid-July conversation, which occurred just a few days before Jarrah embarked on his last trip to Germany. At this point, Binalshibh had just returned from his meeting with Atta in Spain and was now reporting to KSM on the status of the plot. Concerned that Jarrah might drop out of the operation, KSM emphasized to Binalshibh the importance of ensuring peace between Jarrah and Atta. In the course of discussing this concern and the potential delay of the plot, moreover, KSM instructed Binalshibh to send "the skirts" to "Sally"—a coded reference instructing Binalshibh to send funds to Zacarias Moussaoui. Atta and Jarrah were referred to as an unhappy couple. KSM warned that if Jarrah "asks for a divorce, it is going to cost a lot of money."

There is good reason to believe that KSM wanted money sent to Moussaoui to prepare him as a potential substitute pilot in the event Jarrah dropped out. Moussaoui attended al Qaeda training camps in Afghanistan. Sent to Malaysia in September 2000 by Bin Ladin

and KSM to obtain pilot training, Moussaoui told terrorist associates there about his plans to crash a plane into the White House. He came to the United States in February 2001—armed with the fruits of Atta’s flight school research—and started taking flight lessons at the Airman Flight School in Norman, Oklahoma, but stopped that training by early June. Shortly after he received \$14,000 from Binalshibh in early August, however, Moussaoui rushed into an intensive flight simulator course at Pan Am International Flight Academy in Eagan, Minnesota. At about this same time, he also purchased two knives and inquired of two GPS manufacturers whether their units could be converted for aeronautical use—actions that closely resembled those of the 9/11 hijackers during their final preparations for the attacks. Moussaoui’s August 16, 2001 arrest ended his simulator training and may have prevented him from joining the 9/11 operation.

The reports of the interrogations of Binalshibh and KSM regarding Moussaoui are not entirely consistent. According to Binalshibh, he understood that KSM was instructing him to send the money to Moussaoui in July 2001 as part of the 9/11 plot. Moreover, recounting a post-9/11 discussion he had with KSM in Kandahar, Binalshibh says KSM referred to Moussaoui as if he had been part of the 9/11 plot, noting that Moussaoui was arrested because he was not sufficiently discreet and had been an exception to Bin Ladin’s strong overall record of choosing the right operatives for the plot.

KSM, on the other hand, denies that Moussaoui was ever intended to be part of the 9/11 operation and was slated instead to participate in a so-called “second wave” of attacks on the West Coast after September 11. KSM also claims that Moussaoui never had any contact with Atta in the United States, and we have seen nothing to the contrary. Notably, however, KSM also claims that by the summer of 2001 he was too busy with the 9/11 plot to plan the second wave attacks. Moreover, he admits that only three potential pilots were recruited for the alleged second wave, Moussaoui, Abderraouf Jdey, also known as Faruq al Tunisi (a Canadian passport holder), and Zaini Zakaria, also known as Mussa. By the summer of 2001, both Jdey and Zaini already had backed out of the operation. The case of Jdey holds particular interest, as some evidence indicates that he may have been selected for the planes operation at the same time as the Hamburg group.

In any event, Moussaoui’s arrest did not cause the plot any difficulty. Jarrah returned to the United States on August 5 and, as subsequent events would demonstrate, clearly was resolved to complete the operation.

Timing and Targets

The conspirators’ selection of both the date and the targets for the attacks provides another opportunity to examine the plot from within. Although Atta enjoyed wide discretion as tactical commander, Bin Ladin had strong opinions regarding both issues. The date of the attacks apparently was not chosen much more than three weeks before September 11. According to Binalshibh, when he met with Atta in Spain in mid-July, Atta could do no more than estimate that he would still need five to six weeks before he could pick a date. Then, in a mid-August phone call to Binalshibh, Atta conveyed the date for the attacks, which Binalshibh dutifully passed up his chain of command in a

message personally delivered to Afghanistan by Hamburg associate Zakariya Essabar in late August.

Bin Ladin had been pressuring KSM for months to advance the attack date. According to KSM, Bin Ladin had even asked that the attacks occur as early as mid-2000, after Israeli opposition party leader Ariel Sharon caused an outcry in the Middle East by visiting a sensitive and contested holy site in Jerusalem that is sacred to both Muslims and Jews. Although Bin Ladin recognized that Atta and the other pilots had only just arrived in the United States to begin their flight training, the al Qaeda leader wanted to punish the United States for supporting Israel. He allegedly told KSM it would be sufficient simply to down the planes and not hit specific targets. KSM withstood this pressure, arguing that the operation would not be successful unless the pilots were fully trained and the hijacking teams were larger.

In 2001, Bin Ladin apparently pressured KSM twice more for an earlier date. According to KSM, Bin Ladin first requested a date of May 12, 2001, the seven-month anniversary of the *Cole* bombing. Then, when Bin Ladin learned from the media that Sharon would be visiting the White House in June or July 2001, he attempted once more to accelerate the operation. In both instances, KSM insisted that the hijacker teams were not yet ready.

Other al Qaeda detainees also confirm that the 9/11 attacks were delayed during the summer of 2001, despite Bin Ladin's wishes. According to one operative, Khalid al Mihdhar disclosed that attacks had been delayed from May until July, and later from July until September. According to another al Qaeda member in Kandahar that summer, a general warning—much like the alert issued in the camps two weeks before the *Cole* bombing and ten days before the eventual 9/11 attacks—was issued in July or early August of 2001. As a result of this warning, many al Qaeda members dispersed with their families, internal security was increased, and Bin Ladin dropped out of sight for about 30 days until the alert was cancelled.

KSM claims he did not inform Atta or the other conspirators that Bin Ladin wanted to advance the date because he knew they would move forward when they were ready. Atta was very busy organizing the late arriving operatives, coordinating the flight teams, and finalizing the targets. In fact, target selection appears to have influenced the timing of the attacks. As revealed by an Atta-Binalshibh communication at this time, recovered later from a computer captured with KSM, Atta selected a date after the first week of September so that the United States Congress would be in session.

According to KSM, the U.S. Capitol was indeed on the preliminary target list he had initially developed with Bin Ladin and Atef in the spring of 1999. That preliminary list also included the White House, the Pentagon, and the World Trade Center. KSM claims that while everyone agreed on the Capitol, he wanted to hit the World Trade Center whereas Bin Ladin favored the Pentagon and the White House.

Binalshibh confirms that Bin Ladin preferred the White House over the Capitol, a preference he made sure to convey to Atta when they met in Spain in the summer of

2001. Atta responded that he believed the White House posed too difficult a target, but that he was waiting for Hani Hanjour and Nawaf al Hazmi to assess its feasibility. On July 20, Hanjour—likely accompanied by Hazmi—rented a plane and took a practice flight from Fairfield, New Jersey to Gaithersburg, Maryland, a route that would have allowed them to fly near Washington, DC. When Binalshibh pressed Atta to retain the White House as a target during one of their communications in early August, Atta agreed but said he would hold the Capitol in reserve as an alternate target, in case the White House proved impossible. Based on another exchange between Atta and Binalshibh, as late as September 9—two days before the attacks—the conspirators may still have been uncertain about which Washington target they would strike.

Dissent Among al Qaeda Leaders

The attitude of the al Qaeda leadership toward the 9/11 plot represents one last area for insight. As Atta made his final preparations during the summer of 2001, dissent emerged among al Qaeda leaders in Afghanistan over whether to proceed with the attack. Although access to details of the plot was carefully guarded, word started to spread during the summer of 2001 that an attack against the United States was imminent. According to KSM, he was widely known within al Qaeda to be planning some kind of operation against the United States. Many were even aware that he had been preparing operatives to go to the United States, as reported by a CIA source in June 2001. Moreover, that summer Bin Ladin made several remarks hinting at an upcoming attack, which spawned rumors throughout the jihadist community worldwide. For instance, KSM claims that, in a speech at the al Faruq training camp in Afghanistan, Bin Ladin specifically urged trainees to pray for the success of an upcoming attack involving 20 martyrs.

With news of an impending attack against the United States gaining wider circulation, a rift developed within al Qaeda's leadership. Although Bin Ladin wanted the operation to proceed as soon as possible, several senior al Qaeda figures thought they should follow the position taken by their Afghan host, Taliban leader Mullah Omar, who opposed attacking the United States. According to one al Qaeda member, when Bin Ladin returned after the general alert in late July, he spoke to his confidants about problems he was having with Omar's unwillingness to allow any further attacks against the United States from Afghanistan.

KSM claims that Omar opposed attacking the United States for ideological reasons but permitted attacks against Jewish targets. KSM denies that Omar's opposition reflected concern about U.S. retaliation but notes that the Taliban leader was under pressure from the Pakistani government to keep al Qaeda from engaging in operations outside Afghanistan. While some senior al Qaeda figures opposed the 9/11 operation out of deference to Omar, others reportedly expressed concern that the U.S. would respond militarily.

Bin Ladin, on the other hand, reportedly argued that attacks against the United States needed to be carried out immediately to support the insurgency in the Israeli occupied

territories and to protest the presence of U.S. military forces in Saudi Arabia. Bin Ladin also thought that an attack against the United States would reap al Qaeda a recruiting and fundraising bonanza. In his thinking, the more al Qaeda did, the more support it would gain. Although he faced opposition from many of his most senior advisers—including Shura council members Shaykh Saeed, Sayf al Adl, and Abu Hafs the Mauritanian—Bin Ladin effectively overruled their objections, and the attacks went forward.